

United States Bankruptcy Court
Western District of New York

In re:
Carmen M. Morrison
Debtor

Case No. 16-20248-PRW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0209-2

User: capogreco
Form ID: pdforder

Page 1 of 1
Total Noticed: 2

Date Rcvd: Aug 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2018.

db +Carmen M. Morrison, 58 Mason, Rochester, NY 14613-2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg +E-mail/Text: ustpreion02.ro.ecf@usdoj.gov Aug 28 2018 18:39:14 Office of the U.S. Trustee,
100 State Street, Room 6090, Rochester, NY 14614-1321

TOTAL: 1

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2018 at the address(es) listed below:

Cara Michele Goldstein on behalf of Notice of Appearance Creditor American Tax Funding, LLC
cgoldstein@stcwlaw.com, wcavanagh@stcwlaw.com
David S. Stern on behalf of Debtor Carmen M. Morrison dstern@elliottstern.com,
mschwenk@elliottstern.com;r39786@notify.bestcase.com
George M. Reiber trustee13@rochl3.com, greiber@rochl3.com
John M. Dubuc on behalf of Creditor Santander Consumer USA Inc. jdubuc@schillerknapp.com,
cmack@schillerknapp.com;ahight@schillerknapp.com;kcollins@schillerknapp.com
Mark K. Broyles on behalf of Creditor HSBC Bank USA, N.A. mkbroyles@rgcattys.com,
weinhartr@rgcattys.com
Mark K. Broyles on behalf of Notice of Appearance Creditor HSBC Bank USA, N.A.
mkbroyles@rgcattys.com, weinhartr@rgcattys.com
Martin A. Mooney on behalf of Creditor Santander Consumer USA Inc.
cmack@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com
Nicole DiStasio on behalf of Notice of Appearance Creditor JPMorgan Chase Bank, N.A. as
Servicer for U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank,
National Association, as Trustee for Bayview Financial Mortgage Pass-Thru NYBKCourt@logs.com
TOTAL: 8

cc

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK
ROCHESTER DIVISION
IN RE

CARMEN M. MORRISON

CHAPTER 13

DEBTOR

CASE NO. 2-16-20248-PRW

JUDGE: Paul R. Warren

**ORDER CONDITIONALLY GRANTING RELIEF
FROM THE AUTOMATIC STAY**

Upon the Motion of JPMorgan Chase Bank, N.A. as Servicer for U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Bayview Financial Mortgage Pass-Through Certificates, Series 2004-D ("Secured Creditor") dated June 15, 2018, with exhibits attached thereto, submitted in support of said application, with proof of service upon the Trustee, Debtor, Debtor's Attorney, and U.S. Trustee;

NOW, upon the motion of Shapiro, DiCaro & Barak, LLC attorneys for Secured Creditor, upon the consent of the debtor and debtor's counsel, it is hereby:

ORDERED that, the motion of Secured Creditor is conditionally granted as set forth below, and it is further

ORDERED that, on or before July 15, 2019, the debtor shall pay all post-petition arrears, late charges, legal fees and expenses, totaling \$6,505.87 to Secured Creditor, its agents, assigns, or successors in interest, a breakdown of which follows:

3 Monthly Payments at \$388.81 each (March 2017 through May 2017)	\$1,166.43
5 Monthly Payments at \$400.90 each (June 2017 through October 2017)	\$2,004.50
7 Monthly Payments at \$400.89 each (November 2017 through May 2018)	\$2,806.23
2 Monthly Payments at \$403.35 each (June 2018 through July 2018)	\$806.70

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Suspense
Total Delinquencies

\$(277.99)
\$6,505.87

Said payment shall be made as follows:

1.	Due at signing of the Stipulated Conditional Order	\$2,000.00
2.	on or before August 15, 2018	\$375.49
3.	on or before September 15, 2018	\$375.49
4.	on or before October 15, 2018	\$375.49
5.	on or before November 15, 2018	\$375.49
6.	on or before December 15, 2018	\$375.49
7.	on or before January 15, 2019	\$375.49
8.	on or before February 15, 2019	\$375.49
9.	on or before March 15, 2019	\$375.49
10.	on or before April 15, 2019	\$375.49
11.	on or before May 15, 2019	\$375.49
12.	on or before June 15, 2019	\$375.49
13.	on or before July 15, 2019	\$375.48

ALL payments toward the post-petition arrears and in accordance with this paragraph must be in certified funds made payable to JPMorgan Chase Bank, N.A. and shall be sent to the following address:

SHAPIRO, DICARO & BARAK, LLC
175 MILE CROSSING BOULEVARD
ROCHESTER, NY 14624

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ORDERED that, Debtor shall in accordance with the requirement of the Loan, continue making the regular monthly payments to JPMorgan Chase Bank, N.A., at the address listed below, on the first day of each and every month thereafter commencing August 2018.

JPMorgan Chase Bank, N.A.
3415 Vision Drive
Mail Code OH4-7142
Columbus, OH 43219
c/o Bankruptcy Department,

ORDERED that, if the Debtor fails to tender any of the post-petition arrears due hereinabove and without further notice, the Secured Creditor shall file an Ex Parte Order Granting Relief from the Automatic Stay together with an Affirmation of Non-Compliance. Upon issuance of the Ex Parte Order, the Automatic Stay shall be deemed vacated with respect to the Mortgage held by Secured Creditor, allowing the Secured Creditor to foreclose on the Mortgage and Note encumbering the Property, and it is further

ORDERED that, if the Debtor fails to make regular monthly payments and fails to cure the default within ten (10) days from the date of service of a written Notice of Default on the Debtor and Debtor's Attorney, the Secured Creditor shall file an Ex Parte Order Granting Relief from the Automatic Stay together with an Affirmation of Non-Compliance. Upon issuance of the Ex Parte Order, the Automatic Stay shall be deemed vacated with respect to the Mortgage held by Secured Creditor, allowing the Secured Creditor to foreclose on the Mortgage and Note encumbering the Property and it is further

ORDERED that, in the event that three (3) Notices of Default have been sent to Debtor and Debtor's Attorney as a result of three defaults under this Order, the Secured Creditor shall file an Ex Parte Order Granting Relief from the Automatic Stay together with an Affirmation of Non-Compliance. Upon issuance of the Ex Parte Order, the Automatic Stay shall be lifted and

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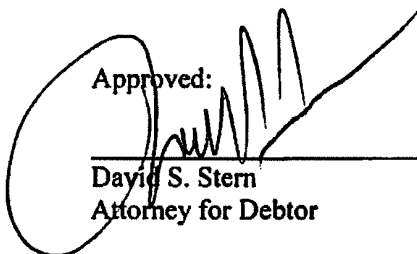
vacated allowing the Secured Creditor to foreclose on the Mortgage and Note encumbering the Property

ORDERED that, in the event this case is converted to a case under any other chapter of the U.S. Bankruptcy Code, this Order will remain in full force and effect, and it is further

ORDERED that, if the automatic stay is vacated under the terms of this Order the unpaid portion of the Claim of Secured Creditor, claim number 18, shall be deemed withdrawn, and it is further

ORDERED that, subsequent to any foreclosure sale, the Secured Creditor shall provide a report to the Trustee identifying the existence of any surplus monies which result from said sale.

Approved:



David S. Stern
Attorney for Debtor

Dated: 8-14-18

Dated:

Aug 27, 2018
Rochester, NY

Enter:



Honorable Paul R. Warren
United States Bankruptcy Judge

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